

Information to identify the case:

Debtor 1	Tina M. Stahl		Social Security number or ITIN xxx-xx-5882	
	First Name	Middle Name	Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____	
			EIN _____	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA				
Case number: 19-23184-JAD				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tina M. Stahl

1/7/25

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tina M. Stahl
Debtor

Case No. 19-23184-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Jan 07, 2025

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

Recip ID	Recipient Name and Address
db	+ Tina M. Stahl, 14451 Roberta Drive, Irwin, PA 15642-1665
15103981	+ Barclays Bank Delaware, P.O. Box 803, Wilmington, DE 19899-0803

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 08 2025 04:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2025 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 08 2025 04:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 07 2025 23:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jan 08 2025 04:50:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Jan 08 2025 04:50:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	EDI: JPMORGANCHASE	Jan 08 2025 04:50:00	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
cr	+ EDI: PRA.COM	Jan 08 2025 04:50:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15140920	EDI: GMACFS.COM	Jan 08 2025 04:50:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15103980	+ EDI: GMACFS.COM	Jan 08 2025 04:50:00	Ally Financial, 200 Renaissance Ctr #BO, Detroit, MI 48243-1300
15103982	EDI: CITICORP	Jan 08 2025 04:50:00	CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007
15103983	EDI: DISCOVER	Jan 08 2025 04:50:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850
15106673	EDI: DISCOVER	Jan 08 2025 04:50:00	Discover Bank, Discover Products Inc, PO Box

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jan 07, 2025

Form ID: 3180W

Total Noticed: 29

15103984	Email/Text: collecadminbankruptcy@fnni.com	Jan 07 2025 23:58:00	3025, New Albany, OH 43054-3025
15127169	+ Email/Text: bankruptcy@greenskycredit.com	Jan 07 2025 23:58:00	FNB Omaha, P.O. Box 3412, Omaha, NE 68197
15103985	+ EDI: JPMORGANCHASE	Jan 08 2025 04:50:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15138752	EDI: JPMORGANCHASE	Jan 08 2025 04:50:00	JPMCB Homeloans, 700 Kansas Lane, Monroe, LA 71203-4774
15103986	+ Email/Text: PBNCNotifications@perituservices.com	Jan 07 2025 23:58:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15103987	+ EDI: LENDNGCLUB	Jan 08 2025 04:50:00	Kohls/Cap One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
15143753	+ EDI: LENDNGCLUB	Jan 08 2025 04:50:00	Lending Club Corp., 595 Market Street, San Francisco, CA 94105-2802
15173202	+ EDI: AISMIDFIRST	Jan 08 2025 04:50:00	LendingClub Corporation, 595 Market St., Ste. 200, San Francisco, CA 94105-2802
15142989	EDI: PRA.COM	Jan 08 2025 04:50:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15103988	+ EDI: SYNC	Jan 08 2025 04:50:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15103989	+ EDI: SYNC	Jan 08 2025 04:50:00	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15104599	+ EDI: AISACG.COM	Jan 08 2025 04:50:00	SYNCB/Sams Club, P.O. Box 965005, Orlando, FL 32896-5005
15103990	^ MEBN	Jan 07 2025 23:56:53	Synchrony Bank, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15143113	+ Email/Text: bncmail@w-legal.com	Jan 07 2025 23:59:00	Synovusbk/Greensky, 1797 NE Expressway, Atlanta, GA 30329-7803
15103991	+ EDI: WTRRNBNK.COM	Jan 08 2025 04:50:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15103992	+ Email/Text: bkfilings@zwickerpc.com	Jan 07 2025 23:59:00	TD Bank USA/ Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
			Zwicker & Associates, P.C., Attn: Jonathan Cawley, Esquire, 3220 Tillman Drive, Bensalem, PA 19020-2028

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15140104	*+	Synchrony Bank, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Jan 07, 2025

Form ID: 3180W

Total Noticed: 29

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmllawgroup.com lemondropper75@hotmail.com
Dennis J. Spyra	on behalf of Debtor Tina M. Stahl dennis@spyralawoffice.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com

TOTAL: 5